

## Fill in this information to identify the case:

Debtor 1 Richard Allen Lukenbach, Jr.

Debtor 2 Robin Kae Lukenbach  
(Spouse, if filing)

United States Bankruptcy Court for the: \_\_\_\_\_ District of Utah  
(State)

Case number 19-20655

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Secretary of Veteran's Affairs of Washington,  
Name of creditor: D.C., His Successors and/or Assigns

Court claim no. (if known): 13

Last 4 digits of any number you use to  
identify the debtor's account: 4766

Date of payment change:  
Must be at least 21 days after date 03 /01 /2020  
of this notice

New total payment:  
Principal, interest, and escrow, if any \$ 759.13

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 172.98

New escrow payment: \$ 297.93

**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Richard Allen Lukenbach, Jr.  
First Name Middle Name Last Name

Case number (if known) 19-20655

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Michelle R. Ghidotti-Gonsalves 02 / 07 / 2020  
Signature

Print: Michelle R. Ghidotti-Gonsalves Title AUTHORIZED AGENT  
First Name Middle Name Last Name

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave  
Number  Street   
Santa Ana, CA 92705  
City  State  ZIP Code

Contact phone (949) 427 - 2010 Email bknottifications@ghidotberger.com



314 S. Franklin Street, 2nd Floor  
P.O. Box 517  
Titusville, PA 16354  
1-800-327-7861  
<https://myloanweb.com/BSI>

ACCOUNT NUMBER

011

DATE: 01/21/20



4

RICHARD A LUKENBACH JR  
ROBIN K LUKENBACH  
5050 SOUTH 4420 WEST  
SOUTH SALT LAKE CITY, UT 84118

PROPERTY ADDRESS  
5050 SOUTH 4420 WEST  
SALT LAKE C, UT 84118

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 03/01/2020 THROUGH 02/28/2021.

**----- ANTICIPATED PAYMENTS FROM ESCROW 03/01/2020 TO 02/28/2021 -----**

HOMEOWNERS F/P	\$476.36
COUNTY TAX	\$1,876.10
TOTAL PAYMENTS FROM ESCROW	\$2,352.46
MONTHLY PAYMENT TO ESCROW	\$196.03

**----- ANTICIPATED ESCROW ACTIVITY 03/01/2020 TO 02/28/2021 -----**

<b>ANTICIPATED PAYMENTS</b>			<b>ESCROW BALANCE COMPARISON</b>		
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			STARTING BALANCE -->	\$438.58-	\$784.22
MAR	\$196.03			\$242.55-	\$980.25
APR	\$196.03			\$46.52-	\$1,176.28
MAY	\$196.03			\$149.51	\$1,372.31
JUN	\$196.03			\$345.54	\$1,568.34
JUL	\$196.03			\$541.57	\$1,764.37
AUG	\$196.03			\$737.60	\$1,960.40
SEP	\$196.03			\$933.63	\$2,156.43
OCT	\$196.03			\$1,129.66	\$2,352.46
NOV	\$196.03	\$1,876.10	COUNTY TAX	\$550.41-	\$672.39
DEC	\$196.03	\$476.36	HOMEOWNERS F/P	L1-> \$830.74-	L2-> \$392.06
JAN	\$196.03			\$634.71-	\$588.09
FEB	\$196.03			\$438.68-	\$784.12

**----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----**

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS LESS THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SHORTAGE. **YOUR ESCROW SHORTAGE IS \$1,222.80.**

**CALCULATION OF YOUR NEW PAYMENT**

PRIN & INTEREST	\$461.20
ESCROW PAYMENT	\$196.03
SHORTAGE PYMT	\$101.90
<b>NEW PAYMENT EFFECTIVE 03/01/2020</b>	<b>\$759.13</b>
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$392.06.	

\*\*\*\*\* Continued on reverse side \*\*\*\*\*



Loan Number:  
Statement Date: 01/21/20  
Escrow Shortage: \$1,222.80

Important: Please return this coupon with your check.

BSI FINANCIAL SERVICES  
314 S. Franklin Street, 2nd Floor  
P.O. Box 517  
Titusville, PA 16354

**Escrow Payment Options**

I understand that my taxes and/or insurance has increased and that my escrow account is short \$1,222.80. I have enclosed a check for:

**Option 1:** \$1,222.80, the total shortage amount. I understand that if this is received by 03/01/2020 my monthly mortgage payment will be \$657.23 starting 03/01/2020.

**Option 2:** \$\_\_\_\_\_ , part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.

**Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Please make you check payable to: **BSI FINANCIAL SERVICES** and please include your loan number on your check.

\*\*\*\*\* **Continued from front** \*\*\*\*\*

### ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 03/01/2019 AND ENDING 02/29/2020. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 03/01/2019 IS:

PRIN & INTEREST	\$461.20
ESCROW PAYMENT	\$172.98
BORROWER PAYMENT	\$634.18

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW			ESCROW BALANCE		
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL	DESCRIPTION	PRIOR PROJECTED	ACTUAL	
MAR	\$172.98	\$0.00 *			STARTING BALANCE	\$691.93	\$11,067.21-	
APR	\$172.98	\$0.00 *				\$864.91	A-> \$11,067.21-	
MAY	\$172.98	\$0.00 *				\$1,037.89	\$11,067.21-	
JUN	\$172.98	\$680.28 *				\$1,210.87	\$11,067.21-	
JUL	\$172.98	\$0.00 *				\$1,383.85	\$10,386.93-	
AUG	\$172.98	\$340.14 *				\$1,556.83	\$10,386.93-	
SEP	\$172.98	\$340.14 *				\$1,729.81	\$10,046.79-	
OCT	\$172.98	\$510.21 *				\$1,902.79	\$9,706.65-	
NOV	\$172.98	\$170.07 *	\$1,605.15		COUNTY TAX	\$2,075.77	\$9,196.44-	
NOV				\$1,876.10 *	COUNTY TAX	\$643.60	\$10,902.47-	
DEC	\$172.98	\$510.21 *	\$470.62		HOMEOWNERS F/P	T->	\$345.96	\$10,868.62-
DEC				\$476.36 *	HOMEOWNERS F/P			
JAN	\$172.98	\$0.00					\$518.94	\$10,868.62-
FEB	\$172.98	\$0.00					\$691.92	\$10,868.62-
	<b>\$2,075.76</b>	<b>\$2,551.05</b>		<b>\$2,075.77</b>		<b>\$2,352.46</b>		

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$345.96. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$11,067.21-.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (\*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

### Determining your Shortage or Surplus

#### Shortage:

Any shortage in your escrow account is usually caused by one the following items:

- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
- A projected increase in taxes for the upcoming year.
- The number of months elapsed from the time of these disbursements to the new payment effective date.

Shortages are divided evenly of the next twelve months. To reduce the increase in your monthly payment, the shortage can be paid either partially or in full.

#### Surplus:

A surplus in your escrow account is usually caused by one the following items:

- The insurance/taxes paid during the past year were lower than projected.
- A refund was received from the taxing authority or insurance carrier.
- Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.

1 Michelle R. Ghidotti-Gonsalves, Esq. (SBN 232837)  
2 Kristin A. Zilberstein (SBN 200041)  
2 GHIDOTTI | BERGER, LLP  
3 1920 Old Tustin Ave.  
4 Santa Ana, CA 92705  
5 Ph: (949) 427-2010  
Fax: (949) 427-2732  
kzilberstein@ghidottiberger.com

6 Authorized Agent for Creditor  
7 Secretary of Veteran`s Affairs of Washington,  
8 D.C., His Successors and/or Assigns

9 UNITED STATES BANKRUPTCY COURT

10 DISTRICT OF UTAH – SALT LAKE CITY DIVISION

11  
12 In Re: ) CASE NO.: 19-20655  
13 Richard Allen Lukenbach, Jr. and Robin Kae )  
14 Lukenbach, ) CHAPTER 13  
15 Debtors. )  
16 )  
17 )  
18 )  
19 )  
-----)

20  
21 **CERTIFICATE OF SERVICE**

22 I am employed in the County of Orange, State of California. I am over the age of  
23 eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave.,  
24  
25 Santa Ana, CA 92705.

26 I am readily familiar with the business's practice for collection and processing of  
27 correspondence for mailing with the United States Postal Service; such correspondence would  
28 be deposited with the United States Postal Service the same day of deposit in the ordinary  
course of business.

1 On February 7, 2020 I served the following documents described as:

**• NOTICE OF MORTGAGE PAYMENT CHANGE**

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

6 | (Via United States Mail)

	<b>Debtor</b> Richard Allen Lukenbach, Jr. 5050 So 4420 West Kearns, UT 84118	<b>Chapter 13 Trustee</b> Lon Jenkins tr 405 South Main Street Suite 600 Salt Lake City, UT 84111
	<b>Joint Debtor</b> Robin Kae Lukenbach 5050 So 4420 West Kearns, UT 84118	<b>U.S. Trustee</b> United States Trustee Washington Federal Bank Bldg. 405 South Main Street Suite 300 Salt Lake City, UT 84111
	<b>Debtor's Counsel</b> Jory L. Trease 140 West 2100 South Suite 212 Salt Lake City, UT 84115	

16       xx (By First Class Mail) At my business address, I placed such envelope for deposit with  
17       the United States Postal Service by placing them for collection and mailing on that date  
      following ordinary business practices.

19 \_\_\_\_\_ Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the  
Eastern District of California

xx (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on February 7, 2020 at Santa Ana, California

/s / Jeremy Romero  
Jeremy Romero